



Meeting Your Needs. At Home. At Sea.

# **Workshops**

## Registration is required. Call (202) 433-6151 DSN 288-6151

All workshops are open to active duty service members, spouses, retirees, civilians affected by base realignment and to DoD civilians on a space available basis.

1 December **Career Information Team Brief** 0900 - 1200**FFSC** 

2-5 December Career Options & Navy Skills **Evaluation Program (CONSEP)** 0800 - 1600

2, 4, 9 & 11 Dec Ombudsman Training \*\* 1700 - 2100

**Self Esteem Building** 8 December 0800 - 1000**FFSC** 

8 December **Basic Resume** 

**FFSC** 0900 - 1200

9 December Financial & Legal Issues 0900 - 1130FFSC

9-11 December SAVI Command REP Training\*\* 0730 - 1530

11 December **Sponsorship Training** 

11 December **Career Assessment Using the** Myers-Briggs \*\*\*

0900 -

12 December **Holiday Spending** 

0900 - 1030FFSC

**Managing Holiday Stress** 15 December 1000 - 1200NNMC

16 December **Spending Plan** 0800 - 0930

**FFSC** 

16 December Money & Move

1300 - 1400**FFSC** 

16 December Preparing to Become a Single Parent 0730 - 1530

17 December Banking & Financial Services

17 December Smart Emotions

**FFSC** 0730 - 1530

19 December Newcomers Finances

0900 - 1600

\*\* Must attend all classes in order to be certified. \*\*\* Participants must schedule an appointment a minimum of one week prior to the workshop to take

the Myers-Briggs.

#### The Quarterdeck December 2003 **Holiday Spending**



Happy Holidays from the Fleet and Family Support Center Staff.

#### **Tips For A Stress-Free Holiday**

Tis' the season for relaxation and stress free living. A little stress can be good because it puts pressure on yourself to do better, but too much stress is hazardous to your health. Say good-bye to stress during your holiday break.

This holiday, don't be a Scrooge. Instead, bring tidings of comfort and joy to everyone around you. When you think you are starting to feel stressed, remember that "stressed", spelled backwards, is "desserts"; run to the cookie jar and expunge stress from your life. Smile a lot and spread holiday cheer. Keep a twinkle in your eye while you dash through the snow.

This vacation, don't be afraid to leave things that can be done tomorrow for tomorrow; the world will keep on spinning whether chores are done early or not. Live for the moment and appreciate the little things. If you are starting to feel stressed because you can't afford the perfect gift, remember that the best gifts are free. A handmade card filled with lots of love and wrapped with a big hug is often more memorable than those made of plastic.

Snuggle by a fire with a loved one and watch "It's a Wonderful Life," then ring a bell from time to time to help and angel get her wings. Doing things for other people will make you feel like your life has added meaning.

When you lie in bed at night, dream of a white Christmas and realize how grateful you are to have some place warm to sleep. Hang mistletoe above your door and deck your halls with boughs of hollv. Try to spread your "stress-free-vacation" feeling with others and buy everyone a round of hot chocolate. Never stop believing in anything or anyone; miracles happen everyday.

Are you the financer of the holidays? Are you the one left paying all the bills long after the turkey, wrapping paper and tinsel are put away?

The best way to hold onto reason during the holiday season is to ignore the hype and to simplify. In order to do this, you need to make a plan. Create a holiday budget and set limits on the amount you plan to spend. Be sure to include all the holiday expenses you may not automatically think about -decorations, postage, gift wrap, baking ingredients, etc.

Analyze your past holiday expenditures and try to estimate how much you'll spend this year. Consider eliminating unnecessary expenditures. The goal of taking a holiday inventory is not to make you feel you should sacrifice tradition, but to help you prioritize what's most important to you.



# More moneysaving holiday tips

Try some of these money saving tips so you don't break the bank this holiday season.

Buy holiday wrapping and cards after the holidays for next year.

Use yarn instead of ribbon to trim gifts. Buy an entire family a gift instead of one for each individual

Take a predetermined amount of money with you to keep from overspending. If you use a credit card, paper clip an index card to it. Write down each purchase. This way you can monitor your spending so you don't go over your allocated amount.

### The Fleet and Family Support Center

Is located on the Anacostia Annex. Bldg. 72, 2767 Watson Road SW

Phone: 202-433-6151, DSN 288-6151 Toll Free 1-866-557-4410

http://www.ndw.navy.mil/FFSC/ default.html